

conflict with the laws of this State or the foregoing provisions of this section, provided that when the insurance effective thereunder remains in force for fifteen days or more the premium applicable to the risk insured under such temporary binders, contracts or memoranda is paid for the full time during which such insurance shall have been in force by virtue of such binders, temporary contracts, or insurance or other memoranda, and any violation of this provision shall constitute a rebate. Nothing herein contained shall prohibit any such corporation, association, partnership, Lloyd's, individual underwriters, or reciprocal association, or any officer, agent, solicitor or representative thereof or any insurance broker, from distributing or presenting to any person, or corporation articles intended for and used for advertising media.

No one shall be excused from attending and, when ordered to do so, from testifying or producing any books, papers or other documents before the Insurance Commissioner, or the Deputy Insurance Commissioner, or any court or magistrate, upon any investigation, proceeding or trial, for violation of any of the provisions hereof, upon the ground, and for the reason that the testimony or evidence, documentary or otherwise, required of him may tend to convict him of a crime or subject him to a penalty or forfeiture. No person shall be prosecuted or subjected to any penalty or forfeiture for, or on account of, any transaction, matter or thing, concerning which he may have been required so to testify or to produce evidence, documentary or otherwise, and no testimony so given, or produced, shall be received against him on any criminal investigation or procedure. Any person or corporation violating the provisions of this section shall be guilty of a misdemeanor and shall forfeit to the people of this State the sum of five hundred dollars (\$500.00) for each such violation.

SEC. 2. *And be it further enacted,* That this Act shall take effect June 1, 1935.

Approved May 17, 1935.

CHAPTER 470.

AN ACT to add eight new sections to Article 48A of the Annotated Code of Maryland, title "Insurance," sub-title "Fire Investigation Bureau," said new sections to be